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## NOTICE OF ALLOWANCE AND FEE(S) DUE

66170 7590 05/14/2010

Snell & Wilmer L.L.P. (AMEX)  
ONE ARIZONA CENTER  
400 E. VAN BUREN STREET  
PHOENIX, AZ 85004-2202

EXAMINER

MONFELDT, SARAH M

ART UNIT

PAPER NUMBER

3684

DATE MAILED: 05/14/2010

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/709,701

05/24/2004

Tracey R. Thomas

57824.0200

3700

TITLE OF INVENTION: PAY YOURSELF FIRST SYSTEM

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$300	\$0	\$1810	08/16/2010

**THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.**

**THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.**

### HOW TO REPLY TO THIS NOTICE:

#### I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

**IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.**

# **PART B - FEE(S) TRANSMITTAL**

**Complete and send this form, together with applicable fee(s), to: Mail Mail Stop ISSUE FEE  
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**INSTRUCTIONS:** This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

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**PHOENIX, AZ 85004-2202**

**Note:** A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

## **Certificate of Mailing or Transmission**

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/709,701	05/24/2004	Tracey R. Thomas	57824.0200	3700

**TITLE OF INVENTION: PAY YOURSELF FIRST SYSTEM**

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$300	\$0	\$1810	08/16/2010

EXAMINER	ART UNIT	CLASS-SUBCLASS
MONFELDT, SARAH M	3684	705-040000

**1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).**

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
- ☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

**2. For printing on the patent front page, list**

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, 1 \_\_\_\_\_
- (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 \_\_\_\_\_
- 3 \_\_\_\_\_

**3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)**

**PLEASE NOTE:** Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY AND STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☐ Corporation or other private group entity ☐ Government

**4a. The following fee(s) are submitted:**

- ☐ Issue Fee
- ☐ Publication Fee (No small entity discount permitted)
- ☐ Advance Order - # of Copies \_\_\_\_\_

**4b. Payment of Fee(s): (Please first reapply any previously paid issue fee shown above)**

- ☐ A check is enclosed.
- ☐ Payment by credit card. Form PTO-2038 is attached.
- ☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number \_\_\_\_\_ (enclose an extra copy of this form).

**5. Change in Entity Status (from status indicated above)**

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

**NOTE:** The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature \_\_\_\_\_

Date \_\_\_\_\_

Typed or printed name \_\_\_\_\_

Registration No. \_\_\_\_\_

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.**

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10/709,701	05/24/2004	Tracey R. Thomas	57824.0200	3700
66170	7590	05/14/2010	EXAMINER	
Snell & Wilmer L.L.P. (AMEX) ONE ARIZONA CENTER 400 E. VAN BUREN STREET PHOENIX, AZ 85004-2202			MONFELDT, SARAH M	
			ART UNIT	PAPER NUMBER
			3684	
DATE MAILED: 05/14/2010				

## Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 789 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 789 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

**Notice of Allowability**

Application No.

10/709,701

Examiner

SARAH M. MONFELDT

Applicant(s)

THOMAS, TRACEY R.

Art Unit

3684

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 25 Jan 2010.
2. ☒ The allowed claim(s) is/are 1-27,29-31 and 33-35.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some\* c) ☐ None of the:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
- \* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

- |   |  |
|---|--|
| 1. <input type="checkbox"/> Notice of References Cited (PTO-892)  | 5. <input type="checkbox"/> Notice of Informal Patent Application                      |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)  | 6. <input type="checkbox"/> Interview Summary (PTO-413),<br>Paper No./Mail Date _____. |
| 3. <input checked="" type="checkbox"/> Information Disclosure Statements (PTO/SB/08),<br>Paper No./Mail Date <u>25 Jan 2010</u> | 7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment                    |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit<br>of Biological Material                      | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance   |
|   | 9. <input type="checkbox"/> Other _____.   |

/Sarah M Monfeldt/  
Examiner, Art Unit 3684

/Kambiz Abdi/  
Supervisory Patent Examiner, Art Unit 3684

***DETAILED ACTION***  
***Status of Claims***

1. This action is in reply to the Amendment/Response filed on 25 January 2010.
2. Claims 1-10, 12, 14-20, 23-24, 26-27, 29-31, 33 were amended.
3. Claims 34-35 were added.
4. Claims 28 and 32 were canceled.
5. Claims 1-27, 39-31, 33-35 are Allowed.

**EXAMINER'S AMENDMENT**

6. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with James M. Hennessee (62,659) on 15 April 2010.

7. Dependent claim 4 and Independent claim 35 have been amended as follows:

**Listing of Claims:**

1. (Previously Presented) A savings and bill payment system including:

a network interface communicating with a memory, said network interface configured to receive user financial information, wherein said user financial information comprises user savings goal information, user debt information and user income information;

said memory communicating with a processor; and

said processor, when executing a computer program, is configured to:

determine, based upon said user savings goal information and said user income information, a savings amount for transfer to a user savings account, wherein said savings amount is at least a portion of user income;

analyze said user debt information to determine a plurality of outstanding user debts;

determine a plurality of penalties by analyzing, for each of said plurality of outstanding user debts, a penalty associated with at least one of a payment amount and a payment timing; and

determine a payment hierarchy based upon said savings amount, said plurality of penalties and at least one of: said payment information, said user savings goal information and said user income information, wherein said payment hierarchy minimizes said plurality of penalties.

2. (Previously Presented) The system of claim 1, wherein the computer program is further configured to transfer, based at least in part upon the payment hierarchy, at least a portion of the user income to a payee associated with a first debt, wherein at least a portion of the plurality of debt payments comprise the first debt, wherein an automatic bill payment system configured to receive at least one of said transfer and said payment hierarchy information.

3. (Previously Presented) The system of claim 1, further including a user interface configured to facilitate input of said user financial information including at least one of: said user income information, user income source information, said user debt information, and said user savings goal information, wherein said user interface is further configured to provide at least one of webpage inputs and a menu driven interactive procedure.

4. (Currently Amended) The system of claim 1 further including a transaction database configured to provide transaction information comprising purchase data, wherein said user income is transferred to [[a]] said user savings account based upon user purchase data, wherein said purchase data includes at least one of: a dollar amount, a percentage of a purchase amount, and a number of transactions.

Art Unit: 3684

5. (Original) The system of claim 1 further including a probability modeling system.

6. (Previously Presented) The system of claim 1 further including a probability modeling system, wherein said probability modeling system includes:

- a portfolio integration module for facilitating integration of at least one of said user savings goal information, a user's goals, assets, savings, and risk tolerance to facilitate analyzing and developing a customized strategy for financial portfolio planning of said user;

- a portfolio reconciler module in communication with said portfolio integration module for facilitating comparison of said customized strategy to at least one of other strategies and projected user financial decisions in order to further facilitate said financial portfolio planning of said user; and

- a stochastic modeling module in communication with at least one of said portfolio integration module and said portfolio reconciler module for facilitating use of data from at least one of said portfolio integration module and portfolio reconciler module in a stochastic modeling analysis to facilitate creation of a proposed situation portfolio for said user.

7. (Previously Presented) The system of claim 1, further including a debt analyzer configured to provide a recommendation including a suggestion for minimizing an amount of a payment for said outstanding user debts and maximizing an amount of said payment to said user savings account, and wherein said debt analyzer is further configured to at least one of analyze a balance of funds in said user savings account, allow a transfer of funds upon confirmation of sufficient funds, and disallow a transfer of funds upon confirmation of insufficient funds.

8. (Previously Presented) The system of claim 1, further comprising a debt analyzer configured to analyze a balance of funds in a user account and, upon confirmation of insufficient funds at least one of: request user to modify said payment hierarchy,

Art Unit: 3684

suggest modifications to said payment hierarchy and automatically modify said payment hierarchy.

9. (Previously Presented) The system of claim 1, further including a device configured to notify at least one of said user, a payee, and a third party regarding at least one of said payment hierarchy, said savings amount, and said plurality of penalties.

10. (Previously Presented) The system of claim 1, further including a device configured to notify at least one of a user, a payee and a third party prior to transferring said user income, and further configured to obtain authorization from at least one of said user, said payee and said third party prior to said transferring user income.

11. (Original) The system of claim 1 further including a report generator configured for providing statements to said user, wherein said statements include at least one of user savings account balance, user savings account deposits and user debt payments.

12. (Previously Presented) The system of claim 1, further including a tracking device configured to track at least one of said user income, said user savings goal information and transfers of user income.

13. (Previously Presented) The system of claim 1 further including a loyalty point system configured to provide loyalty points to at least one of said user, an income source, and a payee.

14. (Previously Presented) The system of claim 1, further including a debt analyzer configured to provide recommendations related to at least one of prioritizing payment of bills, partial payment of bills, determining when to pay at least one bill and determining an amount to pay for at least one bill.



15. (Previously Presented) The system of claim 1, further including a debt analyzer configured to provide recommendations based upon at least one of bill priority information, said user savings goal information, said user debt information, minimum amounts due, penalties, interest rates, due dates, available user income, user override selection and user historic selections.

16. (Previously Presented) The system of claim 1, further including a debt analyzer configured to transfer said savings amount to said user savings account prior to transferring said user income to certain user debts.

17. (Previously Presented) The system of claim 1, further including a debt analyzer configured to transfer at least a portion of said user income to said user savings account based upon user purchase data.

18. (Previously Presented) The system of claim 1, further including a debt analyzer configured to transfer at least a portion of said user income to at least one charity.

19. (Previously Presented) The system of claim 1, further including a debt analyzer configured to transfer at least a portion of said user income by at least one of prompting said user to transfer at least a portion of said user income, prompting said user to select a particular transfer of funds, providing at least one of cash and negotiable instrument to at least one of said user, guardian and third party, withdrawing funds from said user account and depositing funds in a third party account, transferring said user income to a financial instrument, and placing the selected funds in a pooled account.

20. (Previously Presented) The system of claim 1, further including a debt analyzer configured to transfer at least a portion of said user income to a financial instrument and sending said financial instrument to said user at predetermined intervals.

Art Unit: 3684

21. (Original) The system of claim 1, wherein said user income includes at least one of monetary income, non-monetary income, asset, benefit, paycheck, salary, bonuses, commissions, purchase rebate, tax rebates, property, goods, social security, welfare, alimony, child support, rental income, securities-related income, gambling winnings, credits, loyalty points, reward points, coupons, and entry passes.

22. (Original) The system of claim 1, wherein said user income is obtained from at least one of said user and a third party.

23. (Previously Presented) The system of claim 1, wherein said user income information includes at least one of income source demographic data, income amount, days of month when income received, date when receive income, income source routing data, amount of income during a particular timeframe, bonus information, tax refund information, estimated commission information, estimate of the amounts of non-periodic income and dates when non-periodic income will be received.

24. (Previously Presented) The system of claim 1, wherein said plurality of outstanding user debt include at least one of monetary liability, non-monetary liability, bills, car payments, loans, mortgages, purchases, voluntary payments, alimony, child support, payment plans, lines of credit, financial losses, gambling losses, and responsibilities.

25. (Original) The system of claim 1, wherein said user debt information includes at least one of bill information, name and address of payees, payee account routing information, amount of bills, minimum amounts due, due date, and periodic payment plan information.

26. (Previously Presented) The system of claim 1, wherein a first debt, in said plurality of outstanding user debts, may be owed by at least one of a user and a third party.

Art Unit: 3684

27. (Previously Presented) The system of claim 1, wherein said user savings goal information includes at least one of amounts the user desires to pay himself, a financial amount, a limit, milestone, threshold, objective, aspiration, amount of money needed for a vacation, a major purchase, holiday gifts, education, retirement, a common goal for a group, a one-time total amount, a pre-established amount for a limited time period, a pre-established amount for a continuing time period, a periodic amount which results in a total savings by a certain date, increasing amount, and decreasing amount.

28. (Canceled)

29. (Previously Presented) The system of claim 1, wherein said user savings goal information is created by at least one of user entry, random generation, a formula, system selection and a third party.

30. (Previously Presented) The system of claim 1, wherein said user savings goal information is entered before at least one of entering user debt information and entering income amounts.

31. (Previously Presented) The system of claim 1, wherein said user account includes at least one of income source data, date of income deposit, date of income receipt, amounts owed from particular income sources, amounts deposited in the user savings account, dates of deposits in user savings account, a financial account, savings account, checking account, money market account, loyalty account, a security, a financial transaction instrument, stored value card, charge card, smart card, transponder, negotiable instrument, and coupon.

32. (Canceled)

33. (Previously Presented) The system of claim 31, wherein said user savings account restricts check-writing privileges, withdrawals, loans, and purchases.

34. (Previously Presented) A method, comprising:

receiving, by a computer-based system for maximizing savings, user financial information comprising user savings goal information, user debt information and user income information;

determining, by said computer-based system and based upon said user savings goal information and said user income information, a savings amount for transfer to a user savings account, wherein said savings amount is at least a portion of user income;

analyzing, by said computer-based system, said user debt information to determine a plurality of outstanding user debts;

determining, by said computer-based system, a plurality of penalties by analyzing, for each of said plurality of outstanding user debts, a penalty associated with at least one of a payment amount and a payment timing; and

determining, by said computer-based system, a payment hierarchy based upon said savings amount, said plurality of penalties and at least one of said payment information, said user savings goal information and said user income information, wherein said payment hierarchy minimizes said plurality of penalties.

35. (Currently Amended) A ~~tangible~~ non-transitory computer-readable medium having computer-executable instructions stored thereon that, if executed by a computer for maximizing savings, cause the computer to perform operations comprising:

receiving, by said computer for maximizing savings, user financial information comprising user savings goal information, user debt information and user income information;

determining, by said computer and based upon said user savings goal information and said user income information, a savings amount for transfer to a user savings account, wherein said savings amount is at least a portion of user income;

analyzing, by said computer, said user debt information to determine a plurality of outstanding user debts;

Art Unit: 3684

determining, by said computer, a plurality of penalties by analyzing, for each of said plurality of outstanding debt payments, a penalty associated with at least one of a payment amount and a payment timing; and

determining, by said computer, a payment hierarchy based upon said savings amount, said plurality of penalties and at least one of said payment information, said user savings goal information and said user income information, wherein said payment hierarchy minimizes said plurality of penalties.

***Allowable Subject Matter***

8. Claims 1-27, 39-31, 33-35 are allowed over the prior art of record.

9. The following is an examiner's statement of reason for allowance:

- a. The closest prior art of record is US 2002/0123949 to VanLeeuwen discloses a method for analyzing a user's finances and providing a plan for debt reduction. VanLeeuwen further disclose the method includes acquiring aggregated financial data for a user from a financial data clearinghouse. VanLeeuwen further disclose another step is classifying financial transactions received with the aggregated financial data into a plurality of budget categories without user input. VanLeeuwen further disclose a further step is applying the financial transactions to the budget categories.
- b. And WO 01/39077 to Biltis discloses a system and method are provided for performing electronic commerce transactions using payroll (income) deduction techniques. Biltis further disclose an income deduction service system may be provided.
- c. And US 2004/0111367 to Gallagher et al. discloses systems and methods for effecting online financial transactions between individuals or between individuals and entities such as banks, merchants and other companies. Gallagher et al. further disclose each user accesses a fund exchange server to establish an online account, which is used to transfer funds to and from

Art Unit: 3684

- other entities' online accounts. To fund an online account, funds can be transferred to the online account from a credit card account or from another online account.
- d. And US 6164533 to Barton discloses a system for automatically contributing monies to a savings program upon making a purchase. Barton further disclose a service provider connected to an input device for receiving the identification signal and the monetary signal for calculating signal representative of a savings program contribution based on the monetary amount.
- e. And WO 99/30261 to Maggioncalda et al. discloses a user interface for a financial advisory system is provided. Maggioncalda et al. further disclose a user may interactively explore how changes in one or more input decisions such as a risk tolerance, a savings level, and a retirement age affect one or more output values such as a probability of achieving a financial goal or an indication of short-term risk.
- f. And WO 02/097561 to Smith et al. a method and apparatus that provide for automated financial resource allocation and accountability among various groups of budgeted accounts, which are overlaid on at least one actual account.

- In regards to independent claim 1 the closest prior art of record when taken either individually or in combination with other prior arts of record fails to teach or fairly suggest:

*"A savings and bill payment system including:*

*a network interface communicating with a memory, said network interface configured to receive user financial information, wherein said user financial information comprises user savings goal information, user debt information and user income information;*

*said memory communicating with a processor; and*

*said processor, when executing a computer program, is configured to:*

*determine, based upon said user savings goal information and said user income information, a savings amount for transfer to a user savings account, wherein said savings amount is at least a portion of user income;*

*analyze said user debt information to determine a plurality of outstanding user debts;*

*determine a plurality of penalties by analyzing, for each of said plurality of outstanding user debts, a penalty associated with at least one of a payment amount and a payment timing; and*

*determine a payment hierarchy based upon said savings amount, said plurality of penalties and at least one of: said payment information, said user savings goal information and said user income information, wherein said payment hierarchy minimizes said plurality of penalties"*

- Dependent claims 1-27, 29-31 are dependent upon independent claim 1 thus have all the limitations of claims 1-27, 29-31, 33 are therefore, allowable for the same reason.
- In regards to independent claim 34 the closest prior art of record when taken either individually or in combination with other prior arts of record fails to teach or fairly suggest:

*"A method, comprising:*

*receiving, by a computer-based system for maximizing savings, user financial information comprising user savings goal information, user debt information and user income information;*

*determining, by said computer-based system and based upon said user savings goal information and said user income information, a savings amount for transfer to a user savings account, wherein said savings amount is at least a portion of user income;*

*analyzing, by said computer-based system, said user debt information to determine a plurality of outstanding user debts;*

*determining, by said computer-based system, a plurality of penalties by analyzing, for each of said plurality of outstanding user debts, a penalty associated with at least one of a payment amount and a payment timing; and*

*determining, by said computer-based system, a payment hierarchy based upon said savings amount, said plurality of penalties and at least one of said payment information, said user savings goal information and said user income information, wherein said payment hierarchy minimizes said plurality of penalties.”*

- In regards to independent claim 35 the closest prior art of record when taken either individually or in combination with other prior arts of record fails to teach or fairly suggest:

*“A non-transitory computer-readable medium having computer-executable instructions stored thereon that, if executed by a computer for maximizing savings, cause the computer to perform operations comprising:*

*receiving, by said computer for maximizing savings, user financial information comprising user savings goal information, user debt information and user income information;*

*determining, by said computer and based upon said user savings goal information and said user income information, a savings amount for transfer to a user savings account, wherein said savings amount is at least a portion of user income;*

*analyzing, by said computer, said user debt information to determine a plurality of outstanding user debts;*

*determining, by said computer, a plurality of penalties by analyzing, for each of said plurality of outstanding debt payments, a penalty associated with at least one of a payment amount and a payment timing; and*

*determining, by said computer, a payment hierarchy based upon said savings amount, said plurality of penalties and at least one of said*



Art Unit: 3684

*payment information, said user savings goal information and said user income information, wherein said payment hierarchy minimizes said plurality of penalties”*

10. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled “Comments on Statement of Reasons for Allowance.”

### **Conclusion**

Any inquiry concerning this communication or earlier communications from the examiner should be directed to SARAH M. MONFELDT whose telephone number is (571)270-1833. The examiner can normally be reached on Monday-Friday 7:30am-5:00pm (EST) ALT Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner’s supervisor, Kambiz Abdi can be reached on (571)272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Sarah M Monfeldt/  
Examiner, Art Unit 3684

/Kambiz Abdi/  
Supervisory Patent Examiner,  
Art Unit 3684

Application/Control Number: 10/709,701  
Art Unit: 3684

Page 15